



Spotlight

December 2005

American Income Life & National Income Life

Volume 38 • Number 12

*Happy
K
Holidays*



FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life

Think Big — Now Think Bigger

When I was growing up in New York City, my friends and I would play a game called "Follow the Leader." Do you remember the game? Do you remember the rules?

One person was the leader and everyone else would follow that leader doing exactly what the leader was doing. If you couldn't follow, you had to sit out until the next game started.

I loved this game growing up and my secret was simple. I would make simple movements so everyone following me could keep up and wouldn't have to sit out. For me it wasn't about being left out; it was about having fun with my friends and that's how I played.

This is why, when I think of this game, it brings back fond memories of my childhood and being with my friends. It also brings questions of leadership to mind. Again, for me it wasn't about who was leading who, but how we got to where we were going. And, now that I am all grown up, some of these concepts are brought to mind — getting to where we are going together.

For me, this Company is like my extended family. When one succeeds, we all succeed. For this reason, I feel it is important to surround myself with people who are better than I am. For example, when I look in the mirror I see myself and a reflection of our entire Agency Force — we are entrepreneurs, we are risk-takers, and we have made many sacrifices to get where we are today. The only difference is all of you have been better and wiser on your journey.

Getting back to childhood games, I want us — just for a moment — to revert back to "Follow the Leader." However, I want to rename it, "I'll Think Big, You Think Bigger." The rules are simple. I'll think big and try my best to lead you to big and better. In turn, you can take it one step further by thinking bigger; thereby, leading yourself and those around you to bigger and better.

For example, when it comes to recruiting, implementing new systems, and developing new products, I'll think big in getting us to a higher level, but I want you to think bigger. The objective of this game is to out-do me. You are the ones in the field day-in and day-out utilizing these tools, and you should be the ones to think of the bigger possibilities of success — or rather fine-tuning the processes. The idea is for all of us to think big, and bigger, sharing our successes with the next person. Everyone has input and we all need help getting us to this "big" thought process because I know together, we can reach bigger and better for our future.

When we began our journey six years ago, we were just getting started and we didn't realize the growth we experienced by *not* dreaming big. We set our minds to the goal, we worked together, and the rest fell into place. Of course, what the mind can conceive it will achieve — just think bigger.

The exciting news is we can start this thinking big process right now — right this very moment. The choice is ours to make and now is the time to make it. Are you going to think big or are you going to think bigger?

Remember though, this isn't a part-time process; this is an all-the-time process. So, let's think big and surround ourselves with people who can think bigger — I did and I'm proud of that fact! Given this, my commitment to you is that I will think big and encourage you to get to where you want to be, and in return you think bigger to help us expand our visions.

On a note of visions, I hope you all have a Happy Holiday Season and a wonderful New Year!

Think big!

Dates to Remember

Monday, Jan. 2, 2006

Home Office will be closed for the New Year's Day holiday.

Friday, Jan. 27, 2006

All business and PR credits must be at the Home Office to count for January production.

Total Bonuses Paid Out

This month AIL and NILCO paid a total of \$680,239.62 in bonuses. For more information on the monthly bonuses, turn to Pages 9 and 16.

Required Retention Rate

Effective Jan. 1, 2005, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2006 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to Boca Raton, Florida! The convention will be held July 27-30, 2006.*

Founder's Club Outstanding Producers

November 2005

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Lance Brown	David Zophin	8	\$57,127		85.5
Rudi Camenzind	David Cohen	4	\$49,935		90.3
Robert Ulreich	Josoft-Foti	5	\$62,999		87.1

▲Percentage of Net to Gross

Congratulations are in Order!

Larry Clemons, an SA with the Paul Rumbac Agency, achieved \$100,000 of 13-month in force premium.

Edward Hanna, an MGA with the Tom Williams Agency, achieved \$100,000 of 13-month in force premium.

Arthur Westergren, a GA with the Tom Williams Agency, achieved \$100,000 of 13-month in force premium.

Thank You, Don!



As you all know, Don Underwood recently accepted another position with Torchmark at Globe Life. Don is going back to a more sales/marketing-related position where no doubt he will do very well. We wish him the best of luck. This leaves us with some

big shoes to fill.

Thank you for all you have done for American Income Life and National Income Life.

Director of Sales Quality

We are seeking someone to relocate to Waco in a Director of Sale Quality position. If you or someone you know has an interest in the position and has experience in sales, customer service, and quality of business, please speak with your SGA for more details of whom to contact at Home Office.

A Correction

In November's *Spotlight*, Brenda Swecker, a Public Relations Representative with the Chris La Fond Agency, should have been shown as number one for Category B production. She produced 2,323 cards. *Congratulations, Brenda!*

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

Published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

Home Office
254-761-6400

Web sites

www.aillife.com
www.nillife.com

Marketing

Creative Director
of Marketing
Brenda Frizzell
bfrizzell@aillife.com

Marketing Assistant
Danielle Yannazzo
dyannazzo@aillife.com

Graphic Artist
Freddie Aguilar
evgfp@aol.com

© 2005 by American Income Life Insurance Company

Promoted to 52.5 Percent Supervising Agent

Erica Asbury	Jerry Etienne	Warrior Hunt	Robert Molina	Gregory Sam
Tendra Ballugrezze	Rose Ewen	Kristy Jones	Marnetta Mosky-Myles	Renec Sturdivant
James Brenneis	John Fisher	Mataya Kestenbaum	Anthony Mutter	Matthew Sword
Adanicate Bryan	Bradford Geddes	Kevin Koch	Michael Naccarato	Joseph Szygiel
Joseph Buckshot	Jason Goodman	Latoya Lestrade	Douglas Nehlsen	Scott Tebbe
John Campanello	Sharif Grays	Sharon Lloyd	James Nelligan	Marieclaud Turgeon
Michael Chevarie	Darcie Hamm	Vanessa Lopez	John Deane Nwafor	Shannon Wilson
Derrick Cook	Hazel Hazlewood	David Mann	Jennifer Reynolds	Abbas Yari
Brandon Corkins	Torrence Henry	Christopher McCarty	Candace Ricciardi	
Leila Dixon	John Horton	Tanya McClure	Mark Rich	
Nalda Duran	Edward Hudecek	Diana McNair	Agatha Safford	

Promoted to 55 Percent Supervising Agent

Julie Branco	Thomas Craig	Lisa Ross	Rickie Sasser
--------------	--------------	-----------	---------------

Promoted to 57.5 Percent General Agent

Virgil Anderson	Steven Dichiaro	Rebecca Perry	Jonathan Wilson
Marco Chow	Herman Fennell	Alan Silverman	Alfred Young
Robert Christian	Richard Flores	Nicholas Soboleski	
Cryatal Crossan	Fargo Hall	Andrea Teran	
Denice Davidson	Brandon Lewis	Sue Weiss	

Promoted to 60 Percent General Agent

Michel Dickey	Jason Harris	Jillian Lamb	Michael Robert
---------------	--------------	--------------	----------------

Promoted to Master General Agent

Martin Banks	Robert Gadberry	Amber Madaris	Brent Rieck	LaTonya Tucker
Shakia Crump	Justin Germany	Tim McAdams	Paul Ritchey	Antrell Tyson
Megan Fenceroy	Luis Heredia	Susanne Munro	Erin Smith	Charles Vance
Cheryl Foti	Edward Isom	Michael Nelson	Nathan Snider	Aaron Webb
Tony Fox	Fallon Kunevicius	Scott Rehberg	Terrence Thomas	Nicholas Zangardi

Promoted to Regional General Agent

Rajeev Arora	Roger Fung	Terrence Rowell
Eddie Dhillon	Horace Johnson	Matthew Willrodt

Promoted to State General Agent

DeMario Cooper	Roland Fletcher
----------------	-----------------

Life in the Fast Lane of Success!

With the growing success of each SGA Agency, they also have a growing need for Agency leadership, and these individuals have stepped up to the plate. They now get to experience the MGA level of life, and they are learning that the MGA opportunity is far greater than what they may have known before now. AMS has given them the chance to take advantage of a faster career track, and they would like to share some tips and hints on how other people can experience it as well.



Samantha Chui
The Williams-Williams Agency
Promoted October 2005

"Stay focused on the tasks at hand. This Company gives you the opportunity to control your own destiny, and you have the ability to do great things as long as you never quit trying. Stick to it through both the good and bad, and make sure you never give up. If you do this, you can accomplish anything."



Patrick Mazerolle
The Imran Satti Agency
Promoted October 2005

"AMS is definitely working for me. It is an attractive system and very beneficial to everyone involved. It gives you that extra little incentive you need to advance in the Company. Now you get to enjoy your new promotion while knowing that you did it on your own."



Brian Schreier
The Marc Rosen Agency
Promoted October 2005

"There are several things you need to be a success with American Income Life. You need to be self-motivated and goal-oriented, but you also need to find a good mentor. You gain the most by learning from those who have been there, because their experience is priceless."



Martin Banks
The DeMario Cooper Agency
Promoted November 2005

"Good service is all about being there when your clients need you. You should be willing to go the extra mile and exceed all of their expectations. This way, when you leave, your clients feel glad that you came in the first place. This is how lasting relationships are created."



Robert Gadberry
The Steve Hartman Agency
Promoted November 2005

"Work hard! Diligence will get you everywhere with the Company. You have the opportunity to better lives on an everyday basis, and your success in doing so comes from sticking to the grindstone. If you have strong self-motivation, a positive attitude, and a good work ethic, then you cannot help but be a success."



Luis Heredia
The Wes Bangs Agency
Promoted November 2005

"You should be willing to continue learning new methods and techniques. We all have our goals in sight and mind, and it is a matter of finding new ways to achieve them. You can always improve yourself and the way you look at the big picture. Just keep your eyes on your vision of the future."



Ed Isom
The Greg Partee Agency
Promoted November 2005

"A great start with the Company is key. You have to absorb yourself in the industry and just hit the ground running with no hesitation. There are so many advantages available for those just starting in sales, and it is those opportunities that make American Income Life unique."



Tim McAdams
The Tyrone Conard Agency
Promoted November 2005

"I really have to thank Cathy Thompson, Tyrone Conard, and the entire Baltimore Agency for their support. They taught me the secret to getting ahead is to keep it simple — don't over-complicate things. Just focus on one matter at a time, one day at a time, and success will come easily."

Congratulations everyone!

Individual Producers



1. Omar Hashimi
Concord, CA



2. Carla Miller
Omaha, NE



3. Ruben Soberanes
Concord, CA



4. Timothy Cruise
Woodridge, IL



5. Zachary Hart
N. Royalton, OH



6. Kevin Appasamy
Winnipeg, MB



7. Adanicate Bryan
Edison, NJ



8. Daniel Potilechio
Woodridge, IL



9. Max Quasem
Los Angeles, CA



10. Naveen Eapen
Auckland, NZ

Individual Producers

All Time Record to Beat
Month: \$53,774 Net ALP Peter Kang

November Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Omar Hashimi	\$29,332		76.9	Cheryl Foti	Jatoft-Foti
2. Carla Miller	23,605		73.6		John Akers
3. Ruben Soberanes	22,860		71.2	Doreen Ryan-Foti	Jatoft-Foti
4. Timothy Cruise	20,604		78.1	Timothy Cruise	Bob Olson
5. Zachary Hart	19,867		81.3	Mathew Hart	Jim Surace
6. Kevin Appasamy	19,305		76.9	Kevin Appasamy	Rick Altig
7. Adanicate Bryan	18,248	96		Diane Carrion	Eric Giglione
8. Daniel Potilechio	17,476		86.6	David Wang	Bob Olson
9. Max Quasem	17,099		84.6	Earnest Loveless	David Cohen
10. Naveen Eapen	16,814		84.9	Lawrence Hauck	Steve Friedlander
11. Unta Mattox	16,430	100		Antrell Tyson	Williams-Williams
12. Michael Perkins	15,528		89.0	Doreen Ryan-Foti	Jatoft-Foti
13. Al-Karim Walji	15,013		81.7	Paulo Rosa	Rick Altig
14. Eric LaBossiere	14,680		86.9	Kevin Frain	Rick Altig
15. Victor Quimson	14,367		89.1	Cheryl Foti	Jatoft-Foti
16. Lance Brown	14,118		85.5		David Zophin
17. James Nelligan	14,108	92		David Ackerman	Eric Giglione
18. Raymond Lau	13,923		82.9	Russell Chang	Rick Altig
19. Leena Vedd	13,779	100		Paulo Rosa	Rick Altig
20. Beth Snow	13,419		83.2	Curt Snow	Jatoft-Foti

▲ Percentage of Net to Gross

All Time Record to Beat
YTD: \$277,779 Net ALP

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Zachary Hart	\$215,913		81.3	Mathew Hart	Jim Surace
* 2. Carla Miller	196,184		73.6		John Akers
* 3. Omar Hashimi	180,820		76.9	Cheryl Foti	Jatoft-Foti
* 4. Timothy Cruise	178,348		78.1	Timothy Cruise	Bob Olson
* 5. Max Quasem	178,054		84.6	Earnest Loveless	David Cohen
* 6. Sylvia Freeman	174,958		79.4		Williams-Williams
* 7. Ruben Soberanes	161,515		71.2	Doreen Ryan-Foti	Jatoft-Foti
* 8. Lily Tchen	157,173		84.7	Lily Tchen	David Cohen
* 9. Daniel Potilechio	156,470		86.6	David Wang	Bob Olson
* 10. Robert Ulreich	141,097		87.1	Roger Johnson	Jatoft-Foti
11. Lance Brown	140,106		85.5		David Zophin
12. Peter Kang	132,041		81.5	Jeremy Welch	Slav Bitman
13. Crystal Valentine	129,700		85.3	Megan Olson	Steve Hartman
14. Mary Ann Gaelic	126,098		74.8	Lawrence Hauck	Steve Friedlander
15. Ronald Friedlander	122,742		88.9	Theodore Pappas	Eric Giglione
16. Maijargal Sukhbaatar	120,537		82.5		Gleb Ostrovsky
17. Noe Gonzales	120,237		80.6	Doreen Ryan-Foti	Jatoft-Foti
18. Rudi Camenzind	118,238		90.3	Earnest Loveless	David Cohen
19. Helen Taylor	117,543		76.4	Bill Hayer	Rick Altig
20. Yvonne Hernandez	115,802		74.1	David Iriye	David Cohen

▲ Percentage of Net to Gross

Happy Anniversary! Thanks for all you do. Congratulations!

22 Years of Service

Mark Hancock
Charles Roscoe

16 Years of Service

Brett Hulme

12 Years of Service

Earle Harris
David Williams
Jenny Williams

11 Years of Service

Kristin La Fond

10 Years of Service

Nancy Rising

9 Years of Service

Nicholas Linonis

8 Years of Service

Russell Chang

7 Years of Service

William Sanders
Ruben Soberanes

6 Years of Service

Scott Baker
Rebecca Fischer
John Franklin

4 Years of Service

Arnold Iacoviello
Larry Lozano
Richard Mok
Shamshinder Sidhu
Tracy Smith
Christy Starr

3 Years of Service

Andrew Bishop
Anthony Cannady
Arthur Greene
Daniel Limon
Mathew MacCannell
Karen McQuoid
Amanda Mlinaz
Mark Peltz
Bhuwan Sawhney
Denis St. Pierre
Dustin Venekamp
Sue Weiss
Leigh Yost

2 Year of Service

Anastasiya Fedosova
David Garrett
Justin Germany
Dave Heisley
Stephen Maloney
Shoshannah Morris
Ed Olfert
Rhonda Scott
Amir Sedaghat
Ricardo Villasenor
Aaron Webb

1 Year of Service

Anthony Accurso
Sue Akers
John Castore
Victor Deavila
Peter Derosario
George Dey
Heidi Gale
Joshua Goines
Fernando Gonzalez
Eric Hall
Robert Hill
Sebastian Kazek
Gershon Klein

1 Year of Service Cont.

Jillian Lamb
Rosanne Landon
Keith Lee
Nichole Lincoln
Raymond Lopez
David Lull
Fouad Marzouki
Susan O'Bryon
Thomas Parker
Nilesh Patel
Jena Rana
William Raymond
Jane Ronga
Torrence Rowell
Christopher Schafer
Susan Silvia
Dale Thurber
Anna Vaculikova
Robert Warwick
Barbara Ybarra
Kouame Yoboue

Anniversaries are Important!



The Jim Surace Agency celebrates over 112 years of AIA experience at an annual lunch. Pictured from left to right, Joe Sbeghen, Jim Surace, Charles Roscoe, Nancy Surace, and Lenny Franks.

Have You Taken Advantage Of this New Opportunity?

Listed below are the qualifiers for the **BR Bonus**. With the addition of this bonus, we paid more than \$680,239.62 in bonuses this month alone. Don't miss this extraordinary opportunity of adding to your monthly income.

Qualifier	Bonus
Megan Olson	\$4,017.68
Scott Keeney	\$3,809.68
Krista Thieme	\$3,176.24
Robert Hughes	\$2,645.33
Diane Carrion	\$2,372.34
Antrell Tyson	\$2,277.30
David Ackerman	\$1,989.49
David Goodman	\$1,903.17
Wes Elder	\$1,896.73
Pablo Rosa	\$1,791.27
Desislava Dimitrova	\$1,726.96
Salvatore Giacchi	\$1,721.84
Kelly McDonald	\$1,696.22
Francisco Perez	\$1,684.46
Hal Herman	\$1,680.17
David Farraway	\$1,596.69
Gloria VanDeSandt	\$1,563.12
Timothy Meyer	\$1,554.74
Kevin Appasamy	\$1,520.45
Robert Hill	\$1,308.34
Willie Hayden	\$1,272.60
James Taylor	\$1,269.81
Timothy Clark	\$1,234.48
Bridget O'Rourke-Munt	\$1,220.33
Michael Nelson	\$1,151.95
Earnest Loveless	\$1,146.44
Peter Kang	\$1,137.12
Philip Anderson	\$1,110.42
Imanasi Appiah	\$1,101.74
Richard Flores	\$1,097.15
Rick Robinson	\$1,097.12
Steven King	\$1,077.80
Volodymyr Dewyanyy	\$1,076.73
Sandra Carlson	\$1,057.59
Matthew Melhorn	\$1,049.34
Kevin Banzow	\$1,042.35
Alicia Perry	\$1,038.64

Qualifier	Bonus
Milica Cohen	\$1,026.73
Lisa Roemer	\$993.20
Anthony Mutter	\$992.53
Derek Sandikaris	\$990.66
Maxine Moody	\$987.08
Jeff Mberman	\$981.20
Jordana Goodman	\$973.85
Sue Weiss	\$974.15
Mary Ann Guelic	\$927.58
Justin Smith	\$916.79
Dustin Henderscheid	\$887.23
Nicholas Holcomb	\$886.16
Virgil Anderson	\$885.63
Jeremy Welch	\$868.80
Jim Bianchi	\$864.84
Donald Szymadlik	\$864.64
Omar Hashimi	\$860.74
Karl Schuchert	\$859.27
Jonathan Wilson	\$847.66
Wayne Wong	\$847.46
Douglas Nicholas	\$843.39
Majajpal Seldhanatar	\$836.82
Janis Mayer	\$819.60
Scott Pritton	\$813.81
Madeline Probst	\$811.91
Rebecca Perry	\$802.38
Phillip Humbel	\$794.00
Brodley Bitzner	\$789.23
Matthew Wolfanger	\$726.35
Preeth Sahgal	\$702.81
Robert Rowe	\$690.80
Gerron Klein	\$671.94
William Jaquay	\$670.44
Lawrence Hauck	\$666.83
Megan Fenczy	\$645.23
Robert Ehlers	\$636.77
Junie Fields	\$636.56
Maah Alkinbaugh	\$631.93

Qualifier	Bonus
Patrick Maresolle	\$631.18
John Hancock	\$630.60
Sara Sparrow	\$626.41
Alfred O'Connor	\$624.65
Hyunsup Sim	\$624.42
Scott Rohberg	\$621.55
David Tabbin	\$620.81
Michael Kolesa	\$619.70
Ryan Freund	\$615.32
Shelly Russell	\$614.97
Brandon Teter	\$614.44
James Larkin	\$605.58
Ian Palmer	\$602.56
Eric Dzonne	\$601.17
Vlad Bator	\$596.30
Fernando Gonzalez	\$588.72
Samuel Keys	\$584.84
Jeff Debnak	\$579.86
Lisa Rosa	\$579.59
Robert Hamilton	\$575.33
Stephen Maloney	\$573.43
Ibrahim Yacoub	\$573.25
Mary Ayarzagotia	\$571.90
Shawn Brookshire	\$568.76
Christopher Stephens	\$561.63
John Castore	\$561.42
Susanne Munro	\$560.84
Randy Downs	\$493.25
Kelly Pascal	\$492.88
Mark Bieler	\$469.37
Jesid Muhammad	\$459.17
Cesar Astralaga	\$441.39
Michael Lacombe	\$436.71
Robert Dunn	\$434.81
Michael Castelli	\$411.43
Cindy Craven	\$408.94
Sebastian Kazek	\$405.55
Aaron Webb	\$404.14


Qualifier	Bonus
Derin Phillips	\$401.72
Christopher Clark	\$399.51
Pablo Parola	\$399.17
Johndeane Hwefor	\$397.74
Denice Davidson	\$397.49
Cheryl Ford	\$395.86
Scott Rhodes	\$395.73
Orsig Gurdler	\$395.63
Ian Gingold	\$394.95
David Guzman	\$393.26
Rog Beaudro	\$391.84
Travis Woody	\$391.06
Michael Robert	\$390.06
Clayton Frost	\$389.74
Fargo Hall	\$378.66
Roger Johnson	\$376.03
Rodney Ward	\$374.90
Caleb Smith	\$373.07
Nicholas Zangardi	\$372.42
James Bailey	\$341.01
Sameh Abdalla	\$238.11
Nicole Winn	\$234.12
Adam Kiss	\$230.38
Stephen Ryder	\$215.26
Tara O'Brien	\$203.30
Barbara Leader	\$189.86
Jason Harris	\$184.89
Harinder Dhillon	\$184.02
Cynthia Wilhelm	\$177.84
Derek Sawyer	\$174.97
Richard Barbour	\$174.80
Charles Vance	\$172.12
Norace Johnson	\$165.27
Nazeel Hazlewood	\$163.00
John McCreary	\$162.04
Luis Merediz	\$161.94

Total Bonuses Paid Out
\$124,689.27


Supervising Agents




1. David Farraway
Calgary, AB



3. David Goodman
Denver, CO



2. Brandon Teter
Harrisburg, PA



All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

November Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. David Farraway	\$25,331	\$34,208		79.9	Paulo Rosa	Rick Altig
2. Brandon Teter	18,363	27,426	87		Matthew Hogan	Oldham-Hadayia
3. David Goodman	17,007	26,761	95		Joshua Goodman	Bill Jennings
4. Sue Weiss	16,392	20,682		77.6	Matthew Hogan	Oldham-Hadayia
5. Richard Flores	14,173	21,272	90		Allan Jennings	Bill Jennings

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. David Farraway	\$76,720	\$167,854		79.9	Paulo Rosa	Rick Altig
2. Sue Weiss	76,643	147,542		77.6	Matthew Hogan	Oldham-Hadayia
3. Kenneth Mazik	76,189	119,702		86.4	David Wang	Bob Olson
4. Noah Alkinburgh	73,525	167,763		72.5	Matthew Hogan	Oldham-Hadayia
5. Matthew Melhorn	71,483	136,368		70.2	Robert Smith	Durhon Oldham


Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents

1. Danielle Holmes
Denver, CO



2. Bradley Bittner
Canonsburg, PA



3. Jason Mayer
San Diego, CA



4. Omar Hashimi
Concord, CA



5. Mary Ann Gaelic
Auckland, NZ



All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

November Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Danielle Holmes	\$31,327	\$47,913		74.0	Joshua Goodman	Bill Jennings
2. Bradley Bittner	27,901	31,517	94		Alex Roland	Chris La Fond
3. Jason Mayer	26,025	33,384		69.0	John McCreary	Furer-Whittinghill
4. Omar Hashimi	24,753	54,086		73.9	Cheryl Foti	Jatof-Foti
5. Mary Ann Gaelic	24,216	61,521		72.6	Lawrence Hauck	Steve Friedlander
6. Steven King	21,831	26,002		72.3	Sonny Gurney	Paul Rumbuc
7. James Cahalin	20,621	25,399		69.8	Joshua Goodman	Bill Jennings
8. Andrew Limoli	19,025	25,140		72.6	Hal Herman	Durhon Oldham
9. Richard Refano	18,651	36,194		68.3	Barry Dillah	Eric Giglione
10. Darren Miller	18,564	18,783		78.9	Wayne Hendricks	Joe Manone

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Mary Ann Gaelic	\$303,299	\$458,085		72.6	Lawrence Hauck	Steve Friedlander
* 2. Danielle Holmes	230,975	324,361		74.0	Joshua Goodman	Bill Jennings
* 3. Zachary Hart	222,713	457,646		74.2	Mathew Hart	Jim Surace
* 4. Noe Gonzales	167,930	242,581		77.5	Doreen Ryan-Foti	Jatof-Foti
* 5. Steven Engrav	167,816	228,942		80.1	Wayne Hendricks	Joe Manone
6. Cesar Astralaga	167,458	200,997		72.1	Dorian Oldham	Durhon Oldham
7. Philip Prata	166,715	195,461		78.3	Theodore Pappas	Eric Giglione
8. Richard Refano	155,953	298,849		68.3	Barry Dillah	Eric Giglione
9. Andrew Limoli	150,810	244,967		72.6	Hal Herman	Durhon Oldham
10. James Cahalin	145,636	133,789		69.8	Joshua Goodman	Bill Jennings

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Cha-ching in the New Year

Bonus and Club Updates for 2006

New Agent Bonus:



The *New Agent Bonus* qualifications will change slightly for 2006 and new Agents will now be eligible to receive a bonus for the \$4,000 level in their first two months from their contract date rather than only in their code month. The second qualification level will increase from \$6,200 to \$6,300. All other qualifications will remain the same — Agents contracted in their first eight months are eligible for a bonus based on increasing percentages of Net ALP produced if the Agent meets the required Net to Gross requirement. Starting in the ninth month, an Agent is eligible for the *Retention Bonus*. Also, Agents can qualify for a supplemental bonus after the ninth (or 12th month) if their Four-Month Retention equals 68 percent or higher.

For more details, contact your SGA or log onto www.aflife.com or www.nilife.com.

Retention Bonus:



Producers can earn a *Retention Bonus* based on Net ALP produced for the month, provided they have a 68 percent or higher Four-Month Retention starting in their ninth month. Also, all MGAs with a 65 percent contract or higher must qualify beginning at the \$7,500 or higher production levels.

In 2006, the *Retention Bonus* is increasing the minimum production requirement from \$6,200 to \$6,300 of Net ALP. However, it will allow that production level to qualify with a 68 percent Retention rather than 69 percent. The A&H portion of this bonus will continue and the qualifier can earn a portion of the A&H bonus with \$6,300 of production or higher rather than \$7,000.

For more details, contact your SGA or log onto www.aflife.com or www.nilife.com.

President's & Founder's Club:



New perks have been added to the club qualifications for the *President's Club* and the *Founder's Club*. Therefore, we are pleased to announce we will be adding an additional bonus for both *President's Club* and *Founder's Club* qualifiers.

For each successive *President's Club* qualification, a qualifier is eligible for a 10 percent increase on the \$1,000 bonus. For each *Founder's Club* qualification, a \$500 bonus will be added.

Also, the *President's Club* minimum production requirement is increasing to \$105,000. All other requirement will for both bonuses will remain the same.

For more details, contact your SGA or log onto www.aflife.com or www.nilife.com.

BR Bonus:



This bonus is available to the immediate up-line Manager of any Agent who is in their first six months with the Company. This would be the level two person in the Agent hierarchy. The bonus is equal to 100 percent of the *New Agent Bonus* that an Agent earns during their first six months. MGAs are also still eligible for the bonus on Agents they personally train.

For more details, contact your SGA or log onto www.aflife.com or www.nilife.com.

Leadership Bonus Now the New "MGA Bonus:"



In 2006, the *Leadership Bonus* will become the the *MGA Bonus*, and SAs and GAs will no longer be eligible to receive the monthly bonus. Other changes include the elimination of the requirement that an MGA have two Agents who earn a bonus in their first six months.

For this new bonus, MGAs are eligible to receive a bonus equal to the percent of the monthly Net ALP on each Producer under the MGA who have met minimum production requirements and a Retention and/or Net to Gross requirement. However, MGAs can now qualify for 75 percent of the monthly bonus with one code in the month and 100 percent with two codes, and is available on all personal production of Individual Producers, SAs, or GAs coded under their hierarchies. Please note that a new code is still considered a new Agent with \$1,000 of Gross ALP and there is now no maximum number of Producers on which an MGA can receive a bonus. Also, any bonus recipient will be considered a qualifying Agent in 2006 — whether they qualify at the \$4,000 or \$6,300 level.

For more details, contact your SGA or log onto www.aflife.com or www.nilife.com.

Regional General Agent Bonus:



The basic requirements for the *Regional General Agent Bonus* will remain the same for 2006.

For each new MGA (coded on an MGA contract December 2004 and after) coded under an RGA, the RGA is eligible for a monthly bonus equal to 10 percent of the *MGA Bonus* earned by the MGA. The RGA must have the required quality factor (Retention or Net to Gross) to be eligible for the bonus. RGAs are eligible for the bonus for as long as they continue to manage the MGA.

For more details, contact your SGA or log onto www.aflife.com or www.nilife.com.

Public Relations Bonus:



A new *Public Relations Bonus* will be taking effect Jan. 1, 2006 for PR Reps in their first year (based on Cards). The Card accumulations are from their contract date, and to be eligible, the Representative must reach the Card Credit levels within the first 12-months from their contract date.

Also, starting Jan. 1, 2006, a new bonus for PR Representatives will be implemented which will pay a bonus for each original Card Credit they generate. A PR Representative will be eligible, regardless of whether they normally receive a bonus on Cards or Groups, to receive a bonus of \$1.50 for each original Card credited during the calendar month.

A monthly bonus is also available on Cards or Groups generated year-to-date (we will default to Card qualification unless a PR Rep elects to receive a bonus on Groups). This bonus will be determined monthly on the Cards or Groups credited year-to-date from Jan. 1, 2006 through the end of the monthly bonus period being evaluated.

For more details, contact your SGA or log onto www.aflife.com or www.nilife.com.

Master General Agents



1. Joshua Goodman
Denver, CO



2. Matthew Hogan
Harrisburg, PA



3. David Wang
Woodridge, IL



4. Jeremy Welch
Raleigh, NC



5. Alex Roland
Canonsburg, PA

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$250,859 Net ALP Jim Bianchi

November Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$101,510	\$144,463		73.3	Bill Jennings
2. Matthew Hogan	84,560	101,739		72.0	Oldham-Hadayia
3. David Wang	65,923	119,437		74.9	Bob Olson
4. Jeremy Welch	59,238	66,982		70.8	Slav Bitman
5. Alex Roland	53,849	87,245		73.6	Chris La Fond
6. Hal Herman	46,870	66,717		69.6	Durhon Oldham
7. David Ackerman	45,336	52,974		74.1	Eric Giglione
8. Paolo Rosa	41,847	69,377		77.7	Rick Alrig
9. Matthew Willrodt	41,351	41,943	87		Altig-Orlovic
10. Wayne Hendricks	40,137	83,678		81.7	Joe Manone

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Rumbac

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Barry Dillah	\$790,833	\$1,016,686		68.3	Eric Giglione
* 2. A J O'Connor	667,615	881,798		71.4	Steve Greer
* 3. Joshua Goodman	578,674	837,132		73.3	Bill Jennings
* 4. Doreen Ryan-Foti	489,486	1,394,652		74.0	Jatoft-Foti
* 5. Lawrence Hauck	476,989	858,293		71.5	Steve Friedlander
6. Jim Bianchi	472,745	958,830		73.2	Durhon Oldham
7. David Wang	464,075	915,805		74.9	Bob Olson
8. Matthew Hogan	456,686	690,547		72.0	Oldham-Hadayia
9. Gabriel Hernandez	453,416	453,150		70.7	David Zophin
10. Wayne Hendricks	436,045	832,387		81.7	Joe Manone

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents



2. Jim Bianchi
Rochester, NY



1. Joshua Goodman
Denver, CO



3. AJ O'Connor
Houston, TX

November Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$134,116	\$209,494		72.4	Durhon Oldham
2. Joshua Goodman	132,466	174,345		71.5	Bill Jennings
3. AJ O'Connor	124,102	168,979		71.4	Steve Greer

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$1,725,247	\$3,194,635		72.4	Durhon Oldham
2. AJ O'Connor	1,328,345	1,737,338		71.4	Steve Greer
3. Joshua Goodman	1,123,621	1,465,403		71.5	Bill Jennings

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Omar Hashimi	Jatof-Foti	\$4,986.58
Carla Miller	John Akers	\$4,012.99
Timothy Cruise	Bob Olson	\$3,914.83
Ruben Soberanes	Jatof-Foti	\$3,840.24
Zachary Hart	Jim Surace	\$3,774.86
Daniel Potilechio	Bob Olson	\$3,727.40
Naveen Eapen	Steve Friedlander	\$3,664.90
Max Quasem	David Cohen	\$3,606.90
Kevin Appasamy	Rick Altig	\$3,547.09
Al-Karim Walji	Rick Altig	\$3,244.62
Total Retention Bonus Paid: \$419,665.30 400 Producers Qualified		

Leadership Bonus*

Qualifier	SGA	Bonus Amount
David Wang	Bob Olson	\$6,919.26
Jeremy Welch	Slay Bitman	\$5,486.03
Matthew Hogan	Oldham-Hadley	\$4,952.71
Lawrence Hauck	Steve Friedlander	\$4,838.40
Cheryl Foti	Jatof-Foti	\$4,361.86
Joshua Goodman	Bill Jennings	\$4,165.42
Paulo Rosa	Rick Altig	\$4,096.74
Alex Roland	Chris La Fond	\$4,089.06
David Ackerman	Eric Giglione	\$3,600.17
Robert Hughes	Bob Olson	\$3,152.40
Total Leadership Bonus Paid: \$107,246.84 72 Managers Qualified		

PR Bonus*

Qualifier	SGA	Bonus Amount
Malka Arony	Steve Hartman	\$3,029.81
Al Wall	Josh Chalom	\$2,337.89
Larry Lozano	Jatof-Foti	\$2,202.97
Daryl Barnett	Rick Altig	\$2,092.38
Brenda DiSomma	Eric Giglione	\$2,002.47
Mark Gagliardi	Jatof-Foti	\$1,984.28
Laurie Onasch	Joe Manone	\$1,411.98
Charles Hill	Jatof-Foti	\$810.68
Carl Musholt	Chris Hernandez	\$660.30
Robin Andrade	David Zophin	\$637.90
Total PR Bonus Paid: \$28,638.21 39 PR Reps Qualified		

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

The Power of Thinking Big

We had the opportunity to sit down with one of our new up and coming SGAs, Chris Hernandez, to find out what has made him a great success. He shared with us — and now you — some great insights and perspectives on how he works his business and makes his business work for him. Here is what he had to say:



- 1. How do you feel about the opportunity of becoming a new SGA?**
Honestly, the first month I was dazed and confused. But now, I feel absolutely excited. This is what opportunity unlimited is all about!
- 2. To what do you attribute your success?**
I attribute my success to three things. First, being determined to succeed with the understanding that I might fail time to time along the way... and making sure that I "fail forward." Second, I was fortunate enough to learn from Scott Smith who knew how to implement systems and work the numbers. He also taught me the power of loyalty. If you're loyal to your Agency then they will be more likely to reciprocate. Third, my parents taught me that you only have one chance at life... so make it count!
- 3. How do you motivate your Managers and Agents?**
I imagine I have similar bonuses that a lot of SGAs have, such as the money draws, auctions, give aways, trips, dinners, etc. But I also found that you need to know where your Agents and Managers want to go so you can help them get there. If every day they are closer to where they want to be, then they will stay motivated. I believe it is also important to communicate with your Agency and show them that you care!
- 4. What are your future plans to grow and build your Agency?**
I'm opening a satellite office in El Paso, and as Roger says, "more leads and more Agents equals more production." Therefore, I'm going to get more Agents and more leads!
- 5. The theme for the November SGA Meeting was "How bad do you want it? How bad do you need it?" So, how bad do you want it? How bad do you need it?**
I moved 1,888 miles two months after I moved into my first home which I spent three months renovating prior to moving in! That should be an initial indication on how bad I want it. How bad do I need it... well, I need it so bad that I made sure I gave props to the Vice President of the company three questions ago — just kidding. I need it as much as one needs oxygen!
- 6. Why do you think AIL/NILICO is unique or special?**
American Income and National Income are unique because they don't have that glass ceiling that so many other careers have. As cliché as it sounds, American Income and National Income offer the sky as a limit. The more you put into your career, the more it will give back to you. I have talked to a lot of applicants in the four and half years that I have been with the Company and I have heard all the reasons that people have left their old employers. I have heard the stories about limited pay, little room for advancement, lay-offs, downsizing, lack of recognition, etc. None of these apply to the opportunity one has with American Income and National Income.

NOVEMBER CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
David Zophin		72.8	\$162,546	\$204,000	80	\$234,908	\$313,500	75	78

NOVEMBER CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Altig-Orlovic		68.8	\$172,700	\$120,000	144	\$228,264	\$186,500	122	133

NOVEMBER CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		71.5	\$167,629	\$86,500	194	\$216,694	\$140,000	155	175
Oldham-Hadayia		69.4	111,980	78,000	144	145,329	126,000	115	130
Steve Greer		71.1	124,103	96,000	129	168,980	143,000	118	124
Jim Surace		72.9	104,201	104,000	100	180,033	162,500	116	108

NOVEMBER CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Imran Satti		69.8	\$95,569	\$54,000	177	\$122,834	\$85,000	145	161
Steve Hartman		75.8	82,691	71,500	116	150,384	114,000	132	124

NOVEMBER CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Steve Jakubczak		84	\$44,353	\$37,500	118	\$55,903	\$59,000	95	107

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Tom Williams		68.2	\$2,044,848	\$2,606,000	78	\$3,486,063	\$4,065,500	86	82

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Altig-Orlovic		68.8	\$1,799,385	\$1,251,000	144	\$2,503,273	\$1,946,500	129	137
Slav Bitman		68.3	1,435,227	1,072,500	134	1,642,859	1,669,500	98	116

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		71.5	\$1,463,631	\$951,500	154	\$2,000,569	\$1,540,000	130	142
Steve Greer		71.1	1,357,651	996,000	136	1,773,330	1,483,000	120	128

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Imran Satti		69.8	\$589,677	\$445,500	132	\$961,491	\$701,250	137	135
Steve Hartman		75.8	985,104	786,500	125	1,602,515	1,254,000	128	127
Mark Hancock		70.6	769,093	687,500	112	1,135,912	1,100,000	103	108

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A



Larry Lozano
Concord, CA



Malka Arony
Phoenix, AZ

Category B

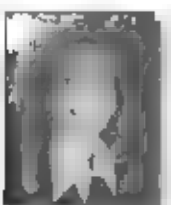


Vivian Dwyer
Glen Allen, VA



Catherine Briggie
Phoenix, AZ

Category C



Cheryl Cook
Harrisburg, PA



Richard Case
N. Royalton, OH

November Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	13,977	Rick Altig
2. Charles Hill	13,728	Jatofi-Foti
3. Malka Arony	7,499	HO CA/Hartman

All Time PR Card Production Record
Month 18,960 cards

Category A	No. Cards	SGA
1. Larry Lozano	5,742	Jatofi Foti
2. Malka Arony	5,292	HO CA/Hartman
3. Al Wall	3,779	Josh Chalom
4. Mark Gagliardi	3,413	Jatofi Foti
5. Robin Andrade	2,394	David Zuphin

Category B	No. Cards	SGA
1. Vivian Dwyer	1,480	Altig-Hay/Bitman
2. Catherine Briggie	1,439	Steve Hartman
3. Irene Rurycz	1,336	Jim Surace
4. Mario Soljan	1,159	Steve Friedlander
5. Brenda Swecker	994	Chris La Fond

All Time PR Group Production Record
Month 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Cheryl Cook	13	Oldham-Hadayia
2. Richard Case	11	Jim Surace
3. Krassa Hensley	9	Marc Morton
4. Erin McKee	8	DeMario Cooper
5. William Slouin	7	Oldham-Hadayia

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	179,279	Rick Altig
*2. Malka Arony	55,730	HO CA/Hartman
3. Charles Hill	55,648	Jatofi-Foti

All Time PR Card Production Record
YTD 61,879 cards Denise Bower

Category A	No. Cards	SGA
*1. Malka Arony	40,223	HO CA/Hartman
*2. Al Wall	28,883	Joshua Chalom
3. Mark Gagliardi	23,972	Jatofi-Foti
4. Brenda DiSomma	19,293	Eric Gighone
5. Laurie Onasch	18,387	Maione & Atg

Category B	No. Cards	SGA
*1. Vivian Dwyer	17,669	Altig-Hay/Bitman
*2. Catherine Briggie	15,442	Steve Hartman
3. Irene Rurycz	10,905	Jim Surace
4. Brenda Swecker	10,446	Chris La Fond
5. Cassandra Robinson	10,050	Altig-Hay/Bitman

All Time PR Group Production Record
YTD 110 groups Richard Case

Category C	Groups	SGA
*1. Cheryl Cook	83	Oldham-Hadayia
*2. Renee Flannery	74	Jim Surace
3. Susan Fuldauer	65	Mark Hancock
4. Richard Case	62	Jim Surace
5. Jerry Hartnett	55	Marc Morton

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows. Must have two PR Representatives coded and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.

MONETARY DONATIONS

American Income & National Income

- Donated \$1,500 to the Annual Kids Camp.
- Contributed \$1,000 to the Alberta Labour History Institute.
- Gave \$5,000 to *Progressive Majority*.
- Home Office donated \$54,111.02 to the McLennan County United Way.
- The California SGAs, along with the Company, donated \$22,500 to *The Workers Rights Protection Fund*.

The Jatoft-Foti Agency

- Donated \$140 to the Santa Clara Valley Credit Union for their chapter meeting.
- Contributed \$1,000 to the California Emergency Foodlink for Lieutenant Governor Cruz Bustamante's Operation Gobble.
- Gave \$97.40 to Teamsters Local 601 for raffle prizes.
- Donated \$80 to the San Mateo County Central Labor & Building Trades Council for *Labor's Holiday Party*.

The Rick Altig Agency

- Contributed \$54.38 to the North Dakota AFL-CIO for their convention.
- Gave \$200 to Building Trades for the *MCA Fundraiser*.
- Donated \$500 to the Labour College of Canada for the *Sinkovitch Memorial Scholarship*.
- Contributed \$200 to USWA 2859 as a strike donation.
- Gave \$50 to the Vermont Workers' Center.
- Gave \$426 for a hospital room at the CLPE 500 National Convention.
- Donated \$229.28 to IBT 324 for their picnic.
- Gave \$500 to the Oregon AFL-CIO for their convention.
- Donated \$99.89 to Painters 360 for pots and pans for Katrina victims.
- Gave \$200 to Oregon Employment Training Association.
- Donated \$7,133 to the Saskatchewan Wildlife Association as a scholarship donation.
- Contributed \$1,000 to NAPE's scholarship program.
- Gave \$200 to *Jobs for Justice*.
- Contributed \$1,000 to *Keep Washington Rolling*.
- Gave \$500 to SOAR's scholarship program.
- Donated \$500 to the AFL-CIO convention.
- Contributed \$100 to the Union Hurricane Center.
- Donated \$30 to the United Labor Agency of Nevada.
- Gave \$95 to CEP as a donation to the union needs.
- Donated \$500 to Hands and Feet of Vincent Critics.
- Contributed \$2,163 to the Oregon Hunters Association.
- Gave \$200 to IBT 125 for *Casino Night*.

The Marc Morton Agency

- Donated \$1,250 to the Bealey Education Foundation.
- Contributed \$2,000 to UFCW 1059 for their *Membership Assist Fund*.
- Gave \$112.50 to the Toledo Port Council.
- Donated \$200 to the Toledo AFL-CIO.
- Contributed \$200 to the West Virginia AFL-CIO for the *Development Corporation of Israel*.
- Gave \$50 to the Columbus Children's Hospital.
- Donated \$75 to the Union Label Strike Fund.
- Contributed \$75 to PPF Local 521 for their directory fund.
- Donated \$2,000 to the West Virginia AFL-CIO for their convention reception.
- Gave \$250 to the IBT 71.
- Gave \$500 to the Ohio State Building Trades Council.
- Contributed \$1,500 to the California AFL-CIO.
- Donated \$500 to the United Labor Agency of Nevada.
- Gave \$250 to the United Way for the *Wash State*.
- Donated \$125 to the West Virginia AFL-CIO.
- Contributed \$100 to PPF 628 for their *Goal Setting*.
- Donated \$100 to United Way Central Ohio.
- Gave \$100 to the IUPUI Strike Fund.
- Donated \$1,000 to the Columbus, Ohio AFL-CIO for a workers meeting.

Total \$109,946.47

Be sure to submit your contributions monthly via e-mail to dyannazzo@ailife.com.



FROM THE DESK OF

Scott Smith

Executive Vice President

American Income Life

What? It's 2006 Already?

My calendar has predicted for many days now that Jan. 1, 2006 is on its way. Has yours?

Too often, I speak with Agents and Agency leaders about what their ambitions are for the new year, and it seems a large portion of the answers involve giant steps scheduled for February, March, or even April. It is as if playing catch-up or operating within a nine or ten-month time frame makes for a more exciting finish in some cases.

The fact of the matter is if any preparations are needed for 2006, they should be done *before* 2006 actually arrives. You may have your goals prepared for the new year, but are you prepared to have your plan of execution in place on Dec. 31, 2005?

You see, a sheet of goals is worthless without a plan of exactly how you are going to achieve them. A step-by-step, day-by-day, week-by-week game plan is the real key to achieving those 2006 goals.

Given that, just where do you stand for 2006? Setting goals is an internal completion. It's you against yourself. It's not like someone else can step in and take away *your* goals. But your goals certainly won't be coming to you, asking to be captured. Therefore, it is up to you to determine the goals, prepare the game plan, execute the game plan on a daily basis, determine a method to measure victory daily and to measure "plan-to-date" standings, and most importantly, create a method to keep yourself motivated.

I get frustrated when someone tells me they had a bad day. You mean *all day — all 24 hours of it — was bad*? And, exactly how do you pull off a bad month? A bad week? I say this because I cannot even grasp a *bad day*. In this business, you are really only entitled to a *bad appointment*. Every appointment represents another first chance, and every first chance represents a fresh opportunity and it is up to you to motivate yourself that way!

I understand the motivation part of this business can be the most frustrating, because there will be some down times when you just feel like giving up. But you know what? *Today* you don't feel like giving up! So, why not develop something right now that will help you tackle those down moments? Maybe it's a picture of your family or a picture of the car you plan to purchase. Maybe it is a photo of that next vacation spot, or maybe it's a favorite song that waits to be cued up! Whatever it is, use it and get motivated.

Going back to our 2006 goals, imagine a goal that can be measured. As an Agent, it can be an amount of Net ALP. As a Manager, it can be how many Agents that you will be adding to your team. It may be what your contract is at the end of the year or how many promotions you receive. All of these are what I call "self-contained goals." They are goals which if not achieved, you have only yourself to ask why.

On the other hand, there are goals which are not self-contained and I prefer to stay away from these type of goals because they give you minimal control over the outcome due to so many other factors tied to them. For example, what if your goal is to finish in the top ten and you are determined that you need to write \$175,000 Net ALP to be in the top ten? Now, imagine a scenario where you write \$185,000, but finish 15th. You exceeded your self-contained goal of \$175,000 Net ALP, but now you are frustrated because you didn't finish in the top ten. Tell me, would you celebrate or would you feel defeated? It has to be the most frustrating feeling to actually exceed your own expectations but *not meet the goal*!

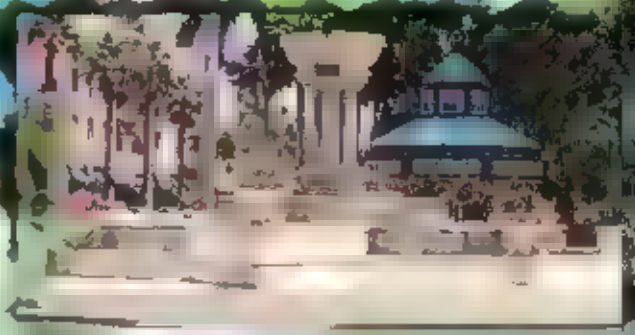
Wow! With the new year approaching, there is a lot to think about — goals, game plans, execution, self-contained goals, Company goals, motivation, frustration, bad days, good days, ambitions, preparation, and family. It's all up to you, don't let the year start without you.

A Little History on Boca Raton

The meaning of the name Boca Raton has always aroused curiosity. Many people wrongly assume the name simply means "cat mouth." The Spanish word boca (for mouth) often described an inlet, while raton (literally mouse) was used as a term for cowardly thief, but the "thieves inlet," Boca Ratonas, appeared on 18th Century maps associated with an inlet in the Biscayne Bay area of Miami. By the beginning of the 19th Century, the name was mistakenly applied to Lake Boca Raton, whose inlet was closed by the time. The "as" and later the "s" were dropped from this title, yet the correct pronunciation remains, *ah-tone*.

The earliest known inhabitants of the Boca Raton area were the Tequesta Indians, who lived in communities near the ocean. However, the construction of the Florida Gas Coast Canal (today, Intracoastal) and the Florida East Coast Railway in the 1890s made the region accessible to a group of resourceful pioneers. By the early 1900s, Boca Raton was a busy agricultural community, many of the farmers specializing in pineapple cultivation.

In May 1925, the Town of Boca Raton was incorporated at the height of the Florida land boom; the town council commissioned noted society architect Addison Mizner to plan a world-class resort community. His exclusive hotel, known as the Cloister Inn, was completed in 1926 and continues its reign as a city landmark as the Boca Raton Resort & Club. Although many of Mizner's plans for the young community were squelched by the demise of the land boom in 1926, a few survive today, and his architectural style still continues to influence the city.



BOCA RATON
RESORT & CLUB

July 27-30, 2006

Public Relations Bonus

Qualifiers

Malka Arony	\$3,029.81
Al Wall	\$2,337.89
Larry Lozano	\$2,202.97
Daryl Barnett	\$2,092.38
Brenda DiSomma	\$2,002.47
Mark Gagliardi	\$1,984.28
Laurie Onasch	\$1,411.98
Charles Hill	\$810.68
Carl Musholt	\$660.30
Robin Andrade	\$637.90
Cheryl Cook	\$611.30
Timothy Larr	\$597.70
Brenda Swecker	\$563.53
Richard Case	\$559.22
Darrell Dorcy	\$545.80
Eric Dalager	\$521.46
David Blaisdell	\$476.41
Susan Kelleher	\$464.76
Becky Cutler	\$455.92
Krissa Hensley	\$445.80
Vivian Dwyer	\$443.00
Leo VanDenBussche	\$440.74
Catherine Briggie	\$435.55
Rona Spano	\$423.04
Lou Nell Busby	\$398.20
Renee Flannery	\$388.40
Joe Galusha	\$345.71
Irene Rurycz	\$345.40
Sue Akers	\$342.00
Kenneth Altizer	\$327.88
Cassandra Robinson	\$321.63
Kelly Flora	\$318.20
Mario Soljan	\$314.82
Susan Gilbert	\$250.56
Jacqueline deVooght	\$248.97
Bill Verbeten	\$230.97
Jenny Williams	\$230.13
Susan Cooksey	\$218.01
Pater Nielsen	\$190.44

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

Total

\$28,638.21



Leadership Bonus

November Bonus Qualifiers

David Wang	\$6,919.26	Jason Mello	\$1,583.57	Noah Alkinburgh	\$264.34
Jeremy Welch	\$5,486.03	Mary Ayarzagoina	\$1,503.75	Randy Downs	\$262.18
Matthew Hogan	\$4,952.71	Richard Barbour	\$1,488.77	Lisa Rosa	\$259.06
Lawrence Hauck	\$4,838.40	Tim Schroeder	\$1,465.47	Michael Castell	\$257.14
Cheryl Fosi	\$4,361.86	Mary Ann Gaelic	\$816.39	Danielle Holmes	\$253.19
Joshua Goodman	\$4,165.42	Bradley Birmer	\$763.49	John Nwafor	\$248.59
Paulo Rosa	\$4,096.74	David Farnaway	\$632.14	Denice Davidson	\$248.43
Alex Roland	\$4,089.06	Nicole Winn	\$582.37	Michael Mayson	\$248.21
David Ackerman	\$3,600.17	Wayne Wong	\$569.11	Ian Gingold	\$246.84
Robert Hughes	\$3,152.40	Steven King	\$539.62	David Baum	\$245.56
Matthew Willrodt	\$3,052.20	Peter Kang	\$533.02	Brandon Teter	\$244.31
Barry Dilah	\$3,025.65	Phillip Humbel	\$496.24	Daniel Phares	\$241.63
Vance Rountree	\$2,972.38	David Goodman	\$463.17	Caleb Smith	\$233.16
Earnest Loveless	\$2,865.67	James Taylor	\$396.56	Andrew Limoli	\$203.17
Diane Curllon	\$2,798.76	Kenneth Mazik	\$379.03	Richard Refano	\$120.04
Carl Ignatius	\$2,581.92	Richard Flores	\$340.70	John West	\$56.79
Hal Herman	\$2,568.64	Philip Anderson	\$339.22		
Micah Cohen	\$2,513.65	Derek Sandilands	\$337.72		
Matthew Wolfanger	\$2,377.61	Virgil Anderson	\$332.36		
John McGrath	\$2,199.51	Omar Hashimi	\$322.77		
Michael Laramie	\$2,141.68	Sue Welts	\$320.79		
Francisco Perez	\$1,895.01	Douglas Nehlsen	\$316.27		
Maxine Moody	\$1,892.70	Mathew Propper	\$304.46		
Michael Nelson	\$1,863.45	Brandon Lewis	\$288.92		
Timothy Meyer	\$1,825.93	Ryan Freund	\$288.43		
Allan Jennings	\$1,775.89	William Jaquay	\$276.03		
Aaron Webb	\$1,754.55	Samuel Keys	\$274.14		
Ronald Gurney	\$1,618.89	Robert Rowe	\$273.65		

Total **\$107,246.84**

Retention Bonus

QUALIFIER	BONUS	A&H
Onar Hashimi	\$4,986.58	
Carla Miller	\$4,012.99	
Timothy Cruise	\$3,914.83	
Ruben Soberanes	\$3,840.24	\$182.64
Zachary Hart	\$3,774.86	
Daniel Potluchio	\$3,727.40	\$232.20
Naveen Eapen	\$3,664.90	\$102.10
MAX Quasem	\$3,606.90	\$187.10
Kevin Appasamy	\$3,547.09	\$265.12
Al-Karim Walji	\$3,244.82	\$392.62
Eric Labossiere	\$3,240.20	\$264.40
Michael Perkins	\$3,105.80	
Victor Quinson	\$2,873.40	
Karen McQuoid	\$2,856.14	\$343.90
Catherine Clarke	\$2,832.10	\$321.30
Lance Brown	\$2,823.61	
Raymond Lau	\$2,784.74	
Tim Riley	\$2,768.70	\$164.70
Susan Silvia	\$2,695.11	\$201.11
Rao Duvanchella	\$2,684.59	\$187.44
Beth Snow	\$2,683.82	
Bref Fels	\$2,615.16	
Robert Ulreich	\$2,602.82	
Sylvia Freeman	\$2,546.70	
Alfred Brenner	\$2,435.94	
Adanicate Bryan	\$2,372.34	
Joseph Moore	\$2,329.83	
Unta Mattok	\$2,277.30	\$141.38
Michael Snow	\$2,261.92	
Sandi Babcock	\$2,219.59	
Lilly Tchen	\$2,205.69	
Shoshannah Morris	\$2,161.26	
Donald Strynadka	\$2,160.56	
Mary Ann Gaelic	\$2,143.92	\$258.32
Maria Esposito	\$2,128.00	
Hidi Carnerzini	\$2,109.32	
Crystal Valentine	\$2,101.40	
Joseph Coarsey	\$2,072.16	\$198.34
Rodney Ward	\$2,041.60	\$139.52
Ronald Friedlander	\$2,023.48	
James Schneider	\$2,008.11	
Alex Bluhm	\$1,995.43	
James Nelligan	\$1,989.10	\$155.03
Krista Thierne	\$1,971.41	
Randolph Souffert	\$1,947.83	\$183.98
Eugene Williams	\$1,936.73	\$105.76
Kenneth Meddian	\$1,925.34	\$173.70
Jesse Wise	\$1,917.01	\$172.06
Leena Vedd	\$1,791.27	
James Larlin	\$1,786.59	
Gabriel Feldmann	\$1,774.67	\$109.66
Dane Molinaro	\$1,771.94	\$168.22
Amir Sedaghat	\$1,760.58	
Dave Ramirez	\$1,726.96	\$139.43
Rajeev Arora	\$1,726.80	
Chantel Gallant	\$1,697.55	
Brian Merryman	\$1,696.22	
Ardie Abramovich	\$1,689.12	\$174.72
John Mulquin	\$1,681.65	
Henriello Pereira	\$1,674.80	
James Starnan	\$1,656.12	
David Garrett	\$1,655.68	
David Williams	\$1,633.22	\$189.45
Wayne Wong	\$1,622.63	
William Haefs	\$1,632.63	
Bradley Kincaid	\$1,590.48	
Curt Snow	\$1,587.94	
London Burnett	\$1,573.16	
Alfred Young	\$1,564.23	
Leinaale Keomatu	\$1,563.32	

QUALIFIER	BONUS	A&H
Susan Smith	\$1,561.33	\$121.44
William Gordon	\$1,551.30	
Russell Morris	\$1,544.55	
Michael Dugree	\$1,538.66	
Patrick Mazerolle	\$1,532.74	
Mohammad Ebadif	\$1,536.79	
Scott Remyacy	\$1,533.33	
Robert Rowe	\$1,527.68	\$209.32
Israel Pena	\$1,521.76	
Chad Mulchand	\$1,520.45	\$120.24
Peter Kang	\$1,499.29	
Yevgeniy Kashkin	\$1,499.69	
Bryan Johnson	\$1,487.81	
Angelica Gallardo	\$1,486.22	
Karen Stockwell	\$1,462.07	
Matthew Wolfanger	\$1,456.80	\$173.28
Adam Kahn	\$1,448.58	
Jay Meyer	\$1,442.92	\$283.92
Mark Gorman	\$1,435.53	
Richard Krueger	\$1,432.47	\$220.56
Sarah Williams	\$1,431.65	
Benjamin Foti	\$1,428.79	
John Reason	\$1,420.56	\$194.16
John Franklin	\$1,416.17	
Dustin Henderscheid	\$1,409.60	
Julie Wells	\$1,406.63	\$143.29
Joanne Marks	\$1,404.16	\$112.14
David Faraway	\$1,395.65	\$142.87
Gordon Boles	\$1,385.26	
Greg Stewart	\$1,368.34	
Russell Breauz	\$1,367.69	
Felili Malava	\$1,350.04	\$126.72
Ed Olfert	\$1,336.09	\$139.28
John Petty	\$1,334.83	\$116.58
Laura Fisher	\$1,334.19	
Renee Sturivant	\$1,322.77	
Talvesha Wade	\$1,322.96	\$82.34
Innocent Okieke	\$1,321.98	
Patrick Stenglein	\$1,319.27	
Shashank Hedao	\$1,317.35	
Arthur Carter	\$1,315.09	\$112.49
Sami Mogannam	\$1,314.34	
Jeff Deblak	\$1,311.13	\$93.80
Stephanie Kelly	\$1,302.78	\$99.66
William Myott	\$1,299.82	
Bertram Feldman	\$1,296.82	
Robert Gerdes	\$1,294.29	
Brandon Teter	\$1,287.71	\$109.46
Moswen Taylor	\$1,286.54	
Angeles Ordaz	\$1,280.70	
Donald Oiban	\$1,276.16	
Ike Anazu	\$1,272.65	
David Jackson	\$1,271.82	
Nicole Towry	\$1,269.81	
Jinzhou Zhao	\$1,267.64	
Douglas Zigby	\$1,247.36	
Paul Mahoney	\$1,244.21	
Jason Young	\$1,238.73	
Corey Neff	\$1,235.99	
Jeff Ribman	\$1,234.82	
Donald McCrary	\$1,234.48	
Derrick Bates	\$1,228.93	\$113.69
Terrance Hearn	\$1,228.72	
Chad Keeney	\$1,227.03	\$184.28
Matthew Cano	\$1,226.00	
Sabeel Caultle El	\$1,222.89	\$122.92
Craig Mujica	\$1,222.53	\$163.22
Samuel Cohen	\$1,221.93	
Shannon Wilson	\$1,220.33	\$125.90
Samson Adekufosi	\$1,216.07	

QUALIFIER	BONUS	A&H
Thomas Tulowewski	\$1,214.03	\$104.52
Wonder Nyatanga	\$1,213.82	
Amanda Nathoo	\$1,212.21	
Danielle Holmes	\$1,195.69	
Iqbal Khan	\$1,182.87	\$87.89
Haris Gordon	\$1,172.24	
Barbara Bomer	\$1,168.67	
Benjamin Mancillas	\$1,165.79	
Ross Ewen	\$1,151.04	\$105.77
Tony Motley	\$1,143.65	
Tanya McClure	\$1,114.79	\$102.91
Giovanni Guerrero	\$1,110.42	\$115.34
Marieclauda Turgeon	\$1,101.74	\$84.30
Michelle Fowler	\$1,097.15	\$97.74
Myrissa Howellbotts	\$1,097.12	\$88.50
Latorya Tucker	\$1,097.06	
Troy Plummer	\$1,088.85	
Michael Glosstop	\$1,076.73	
Ka Yin Law	\$1,065.26	\$99.65
Joshua Reynolds	\$1,057.83	
Carl Boldon	\$1,050.13	
Antoinette Yellock	\$1,049.34	
Andy Walters	\$1,042.35	
Salvatore Giacchi	\$1,039.68	
Maxine Moody	\$1,038.80	
Monica Cobham	\$1,038.64	
Beth Lopez	\$1,028.38	\$160.80
Christopher Rodriguez	\$1,026.73	
Pierre Ogileman	\$1,022.08	
Tasha Tucker	\$1,009.59	
Joshua Lieberman	\$1,001.66	\$107.80
Imrian Bacchus	\$995.11	
Sara Geiger	\$991.20	\$104.55
Dustin Bernal	\$992.53	
Steven Stensrud	\$992.66	
Cherine Elli-Dias	\$988.59	
Loren Caldwell	\$984.50	
Christopher Warren	\$978.93	\$116.40
David Goodman	\$973.05	\$80.85
Diego Arangopuerta	\$964.16	\$103.40
Fango Hall	\$958.46	
Benjamin VanFossen	\$953.65	
Scott McCloskey	\$914.15	\$78.65
John Farley	\$925.79	
Lorena Barriere	\$917.01	
Kathleen Unitas	\$917.08	
Patricia Newell	\$916.79	\$104.70
Cynthia Sittig	\$913.52	\$77.60
Maake Kaufusi	\$895.55	
Scott Sonnenberg	\$891.10	
Kristen Josselyn	\$889.50	
Jesse Zwack	\$887.23	
Melanie Podraza	\$886.30	
Luan Do	\$886.16	
Mataya Kesterbaum	\$886.03	
Richard Refano	\$873.29	
Donna Cox	\$868.60	
Simon Fan	\$864.64	
Timothy Collier	\$863.99	
Joshua Saleh	\$860.74	
James Biennels	\$860.38	
Meng Han	\$850.90	
Brian Rakowski	\$847.66	
John Deal	\$847.46	
Yekaterina Mayants	\$843.39	
Derek Harris	\$836.87	
Jose Espinoza	\$833.56	
Tyler Hunt	\$821.28	
Thomas Stewart	\$813.01	
Shawn Kelly	\$811.91	

Retention Bonus

QUALIFIER	BONUS	A&H
Zulfkar Bhukera	\$808.96	
Mathieu Denis-Critchley	\$805.91	
Katherine Georgiou	\$804.73	
Kevin Willey	\$802.27	
Nathan Staley	\$802.18	
Daniel Becerra	\$796.26	
Gregory Ensrav	\$791.70	
Dennis Cedeno	\$785.40	
Valerie Franklin	\$726.15	\$97.68
Brandon Lewis	\$718.51	\$82.64
William Jaquay	\$704.24	\$79.52
Basheer Mohamed	\$702.81	\$88.56
Brett Gryska	\$702.41	\$81.64
James Beekle	\$690.00	\$106.20
Jon Strong	\$679.16	\$105.36
Jasissa Gomes	\$672.40	
Lauren Wojewodzic	\$671.14	\$66.72
Philomena Yates	\$670.44	\$81.56
Noah Atkinburgh	\$669.32	
Jared Milnarich	\$659.66	\$64.88
Timothy Rose	\$656.83	\$75.16
Michael Broker	\$651.79	\$89.84
Joshua Harris	\$649.35	
Vanesa Lopez	\$645.11	\$79.56
Kevin Haines	\$644.40	
John Horton	\$639.24	\$65.16
John Fisher	\$638.86	
Nguyen Pham	\$636.77	
Gregory Parker	\$636.56	
Christophar Cummings	\$636.37	
Rosalie Zwicker	\$634.03	
Jason Mayer	\$632.78	
George Howells	\$631.93	\$67.96
Mireille Jalliet	\$631.78	\$69.84
Joseph Duckshot	\$630.60	
Heather Koehler	\$626.41	
Hope Horne	\$624.65	
Dien Duong	\$624.43	
Sharif Grays	\$623.76	
Katherine Ashwal	\$621.55	
Stephen Meyers	\$620.61	
Charles Anderson	\$619.70	
David Lamb	\$615.32	
Craig Strompf	\$614.97	
Jessica Cox	\$610.38	
Evelyn Jeterdavis	\$605.58	
Aaron Nance	\$603.14	
Nathasha Nickerson	\$602.56	
Malljargal Sukhaatar	\$602.21	\$123.17
Lamine Diakhate	\$601.17	
Kayla Nelson	\$596.30	
Susan Schreiber	\$588.72	
Herbert Adams	\$587.72	
Nicholas Smith	\$584.84	
Steven Webb	\$583.30	
Clarence Miller	\$579.86	
Michael Penny	\$573.33	
Timothy Gray	\$573.33	
Darcel Hamn	\$574.89	
Brendan Lattrell	\$573.43	
Alex Garcia	\$573.40	
Thomas Enright	\$573.25	
Amelia Rodriguez	\$573.04	
Hazel Hazlewood	\$571.90	
Carolyn Stroman	\$570.89	
Sonia Oh	\$568.76	
Robert Douangdara	\$561.77	
Benham Hatali	\$561.60	
Robert Hyde	\$561.42	
Heather Hewitt	\$562.15	\$66.99

QUALIFIER	BONUS	A&H
Ronald Marx	\$541.38	\$75.60
Philip Anderson	\$526.72	
John Campanello	\$517.33	\$57.09
Brian Hugli	\$500.88	
Pamela Griswold	\$493.25	\$73.74
Grant Johnson	\$492.88	\$80.73
Monica Kloktstad	\$485.25	\$80.73
Noe Gonzales	\$480.80	
Patricia Lee	\$478.75	
Vedran Pipinic	\$478.11	
Joaquin Santos	\$478.06	
Kobina Sekyi	\$477.22	
Lee Croft	\$476.30	
Donald Martin	\$473.39	
Edward Clunk	\$472.31	
Kevin Barrow	\$469.74	
James Tangsay	\$469.37	\$88.29
Rita Haidinger	\$468.86	
James Wallhauser	\$463.16	
Roland Cheney	\$463.07	
Ronald Rivera	\$461.64	
Gershon Klein	\$460.61	
Steven Sequoia	\$459.82	
Jeffrey Camp	\$459.17	\$45.21
Lisa Roemer	\$455.78	
Jalinder Kumar	\$453.37	
Fernando Gonzalez	\$453.09	
Cathy Baringhaus	\$452.97	
Iryna Sushkova	\$449.98	
Uriah Ortiz	\$448.31	\$51.57
Raymond Lopez	\$448.28	
Wendy Storandt	\$448.00	
Travis Moody	\$445.82	\$51.73
Joyce Darblin	\$444.67	
Georges Nouajini	\$444.36	
Norman Sellen	\$442.33	\$50.94
Pamela Ladd	\$441.39	\$68.64
Byron Washington	\$440.97	
Minh Ma	\$440.78	
Pamela Drury	\$439.49	
Herman Libman	\$438.59	
Christopher Dailey	\$436.71	\$88.88
David Boshard	\$434.07	
Tara O'Brien	\$434.01	\$51.10
Agatha Safford	\$430.26	
Andrea Barenholtz	\$417.34	
Mark Albert	\$415.76	
Thomas Stewart	\$414.82	
Christina Timadros	\$414.50	
Balvino Cardoza	\$411.43	
Craig Gundler	\$409.16	
Aaron Hansen	\$408.94	
Christopher O'Connor	\$405.35	
Jonathan Nealer	\$405.40	
Matthew Sommers	\$405.11	
Jennifer Scullion	\$404.14	
Tingadane Kotoko	\$403.70	
Luigi Calandriello	\$402.47	
Aulio Lourido	\$402.10	
Tomas DeHilbar	\$401.72	
Erin Dayatan	\$399.51	
Nathan Case	\$399.36	
Dawn Ulmer	\$399.17	
Inaki Tcheishvili	\$397.90	
Guenier Binot	\$397.74	
Brian Kalisto	\$397.57	
Nathan Meckley	\$397.49	
Pablo Secundino	\$397.36	
Sally Matera	\$396.73	
Edward Cale	\$395.26	

QUALIFIER	BONUS	A&H
Barry Brockman	\$395.73	
Daniel Salisbury	\$395.63	
Eric Shull	\$395.57	
Robert Knittel	\$395.33	
David Boggs	\$394.95	
Danilo Hilario	\$394.47	
Gregory Grandillo	\$393.26	
Rex Johnson	\$392.90	
Shelena Cardwell	\$391.84	
Alex Grakhov	\$391.06	
Lee Bowman	\$390.91	
Michael Chevarie	\$390.06	
Bryan Caron	\$389.74	
Trenton McCracken	\$388.60	
Christina Watkins	\$388.06	
Tibor Simon	\$387.67	
Matthew Chicouarelli	\$378.66	
Sorana Blackfoot	\$377.27	
Atbas Yari	\$376.03	
William Dimmitt	\$374.90	
Mary Erwin	\$373.90	
Terrance Stout	\$373.07	
Randy Clark	\$373.05	
Goran Vujasin	\$372.42	
Cottrell Moore	\$241.01	
Dennis Titcombe	\$238.11	
James Modico	\$234.12	
Jon Hudson	\$230.38	
Joshua Werner	\$223.53	
David Fralick	\$220.41	
Kelly Morse	\$215.26	
Bradley George	\$203.30	\$36.78
John Bush	\$195.84	
Navya Grewal	\$189.86	
Jennifer Stangl	\$187.85	
Aimee Molinaro	\$186.23	
Sean Nevins	\$184.89	
David Wright	\$184.02	
Heather Cowdremurch	\$177.84	
Lucas Wysodi	\$174.97	
Ann Minerphillips	\$174.83	
Adelia Alderman	\$174.00	
Jason Goodman	\$172.12	
Renee Kleppe	\$171.29	
Amy Rae	\$165.27	
David Peterson	\$165.09	
Jamie Suleski	\$163.00	
Joel Sasso	\$162.43	
Neil Goldstein	\$162.04	
Eric Augustine	\$161.94	

Total Bonus Paid Out
\$419,665.30
Total A&H
\$13,085.88